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NEW E-COMMERCE RULES TO IMPROVE ONLINE SHOPPING

The Centre on Friday notified the new rules under Consumer Protection Act, 2019 to protect the rights of customers

GRIEVANCE REDRESSAL WITHIN A MONTH

As per new rules, all e-commerce platforms must have a proper consumer redressal mechanism in place. They must appoint a grievance officer to take care of complaints, and display his/her name and contact details on their websites. Once a consumer files a complaint, a receipt has to be issued within 48 hours, and a suitable action must be taken in a month P12

NO CANCELLATION CHARGES

- To facilitate easy return of products, e-tailers must display detailed information on return/exchange processes as well as details of sellers, including their contact numbers and addresses
- E-tailers must not levy any cancellation charges from customers, unless they also bear charges for cancellations initiated by them

$200 bn

WILL BE SIZE OF INDIA'S E-COMMERCE MARKET BY 2027: STATISTA

Gehlot moves focus from HC relief to Pilot

Parades his MLAs at Raj Bhawan, demands immediate Assembly session for floor test

RAJESH ASNANI & RICHA SHARMA @ Jaipur/New Delhi

THE political showdown in Rajasthan shifted to Raj Bhawan on Friday with Chief Minister Ashok Gehlot demanding that Governor Kalraj Mishra call the Assembly session immediately for a confidence vote. By extension, Gehlot wants to smoke out the rebellion of 19 party lawmakers led by Sachin Pilot, shutting out all escape routes from disqualification, as the whip comes into play in the Assembly.

Confident about his numbers, Gehlot pressured the Governor to convene the House and brought in busloads of MLAs to stage a dharna at Raj Bhawan. The dharna ended around 8 pm after the Governor assured he will act on the request but wanted some points clarified. The state Cabinet later met to address the queries. One of the points in Mishra's note was why the government wanted the session when it says it has a majority. He also wanted to know the agenda and said Gehlot's letter on Thursday did not indicate the state Cabinet's approval to the request.

"With an open heart, the Governor said he will abide by the Constitution without pressure and ill-will. He said that he has sent some directives to the CM and if he gets a satisfactory response, he will be bound by Article 174 of the Constitution to call the session. We have full faith in him," said Congress spokesperson Randeep Singh Surjewala.

The nice words were in sharp contrast to the drama earlier in the day, when Gehlot accused the Governor of sitting on his request, perhaps due to pressure from the top. Alleging a BJP conspiracy behind the delay, he asserted, "We wrote to him yesterday requesting early convening of the session and waited all night, but there was no response. It is beyond comprehension what kind of forces would compel the Governor to delay such a simple process."

Gehlot went on to say, "The entire state is with us. People are with us. If the masses surround the Raj Bhawan in protest, we will not be responsible," drawing a sharp response from the BJP.

Earlier in the day, the Rajasthan High Court asked Assembly Speaker C P Joshi to maintain status quo and not to act against the rebels till further orders.

In Delhi, Congress leader Kapil Sibal shared his anguish. "If judges of high courts are not going to follow orders laid down by five judges of the Supreme Court, then I might as well take off my robe," he remarked. P9

A video grab of Rajasthan Governor Kalraj Mishra interacting with Congress MLAs demanding an urgent Assembly session, at Raj Bhawan in Jaipur on Friday | PTI

Bound by Cabinet advice

The Governor has no option but to accept the recommendation of the chief minister to convene the Assembly session, legal experts said, adding he is duty-bound to follow the advice of the Cabinet

Poser to chief minister

"Before I could consult experts, you gave out a statement that Raj Bhavan is gheraoed. If you can't protect the Governor, then how can you protect the state?" the Governor wrote to Gehlot

Bad loans could balloon to their highest in 2 decades, warns RBI

ANURADHA SHUKLA @New Delhi

THE economic stress induced by Covid-19 could push gross bad loans to their highest in nearly two decades, the Financial Stability Report (FSR) for July by the Reserve Bank of India revealed on Friday.

Admitting that the loan moratorium scheme has suppressed the real stress on Indian banks, RBI governor Shaktikanta Das, warned banks to remain extremely watchful and focussed in the foreword of the FSR report, which paints a very gloomy picture for the Indian banking sector, at least in the immediate future.

In a "very severe stressed scenario", the gross non-performing assets of the banking sector could rise to as high as 14.7% of total loans by March 2021, the report said after stress testing of 53 scheduled commercial banks.

It added that even under the baseline scenario, the gross NPA ratio could rise to 12.5%. The gross NPA ratio stood at 8.5% as of March 2020. The last time it was as low was in March 2000, when the gross NPA ratio was reported at a whopping 12.7%.

As expected, the report said public sector banks are likely to be the worst hit, which could see their gross NPAs rise to 15.2% by March 2021 from 11.3% a year earlier in the baseline scenario.

The report warned that on account of the worsening macroeconomic factors, even private banks and foreign banks would see a spike in bad loans. Sectors with the highest share of "good quality loans" that might get affected, include general purpose loans by non-banking finance companies, generation of electricity, NBFCs in the housing sector and development financial institutions.

And with banks required to provide more against defaulters, the report warned of erosion of capital, saying system-level capital adequacy ratio could drop to 13.3% under the baseline scenario, and to 11.8% in very severe stress, by March 2021.

"Stress test results indicate that five banks may fail to meet the minimum capital level by March 2021 in a very severe stress scenario. This, however, does not take into account the mergers or any further recapitalisation, which will further increase systemic resilience," the RBI said, without naming the banks.

Now, house sealed, tin sheets removed later

EXPRESS NEWS SERVICE @Bengaluru

A day after the Bruhat Bengaluru Mahanagara Palike (BBMP) faced embarrassment over 'sealing' of two flats with tin sheets in Domlur, a similar incident has come to light where the gates of an individual house in Vannarpet ward were sealed, only to be removed on Friday. This comes even as the BBMP officials were busy apologising to all, explaining that there was no such standard operating procedure.

The gates of the house were sealed with tin sheets by the BBMP and its contractors, leaving a four-and-half-feet gap for supply of essentials. However, with growing criticism of such measures at homes of those testing positive for Covid-19 or are in quarantine, the officials had to beat a hasty retreat.

The house sealed by the BBMP with tin sheets in Bengaluru

According to BBMP and locals, the gate was 'sealed' on the request of people staying in the same building and also the neighbours. "A PUC II student had tested positive four days ago. The gate was sealed with tapes and a poster was put up cautioning others that the family of the patient was under quarantine. But the family members allegedly refused to adhere to home quarantine norms and regularly stepped out for purchases and even taking the pet dog for walks," a BBMP official said. P2

LAC FACE-OFF

Fresh meeting of India-China Corps Commanders lined up

PUSHKAR BANAKAR AND MAYANK SINGH @New Delhi

INDIA and China on Friday agreed that early and complete disengagement and de-escalation along the Line of Actual Control (LAC) was essential for the smooth development of bilateral ties, and decided to hold another commander-level talks to work out the steps to achieve it.

The decision was taken at a meeting of the 17th Working Mechanism for Consultation and Coordination (WMCC) on India-China Border Affairs.

While the Ministry of External Affairs said that a meeting of senior commanders may be held, army sources said it would be at the Corps Commander level. The two sides are in discussions to finalise a date for the meeting.

A statement from the Ministry of External Affairs said, "The two sides agreed that another meeting of the senior commanders may be held soon so as to work out further steps to ensure expeditiously complete disengagement and de-escalation and restoration of peace and tranquility in the border areas."

The Indian delegation at the WMCC meeting—the third since the June 15 violent face-off—was led by Joint Secretary (East Asia) Naveen Srivastava, while the Chinese delegation was headed by Hong Liang, the Director General of the Boundary and Oceanic Department of the Chinese Ministry of Foreign Affairs. The two sides also agreed to maintain their ongoing engagements both at the diplomatic and military level, including through the meetings of WMCC.

BIRTHDAY
greetings
The man who is known to serve the society who has reached out to the public during Covid times helped the needy by providing essential commodities. For such services he has received prestigious awards from Central Government from the hands of Vice-President of India and former President thus standing out as a blemishless man Known as a hardworking, perseverant, straight-forwarded and spiritual-minded man.
Here are our Birthday wishes to you Dr. P.C. RAYULU sir
We pray to Lord Venkateswara to shower His blessings on you and wish you to celebrate many more such birthdays in the days to come.
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1 YEAR OF REACHING OUT

A 4-PAGE MARKETING SUPPLEMENT WITH THIS ISSUE

CENTRE REVIEWS COVID MGMT IN KARNATAKA

Union Cabinet Secretary Rajiv Gauba on Friday reviewed the Covid-19 management in Karnataka and eight other states that are driving the spurt of active caseload in the country. | P7

IMMUNITY BOOST

Kashayas spice up the Coronavirus fight

RANACHANDRA V GUNARI @Shivamogga

WITH a vaccine for the Covid-19 pandemic still months away, households are digging into their spice boxes and brewing kashayas (a herbal concoction) to boost immunity. And with the AYUSH department, ayurvedic and even allopathic doctors suggesting that different spices be included in daily food, many are queuing up in front of ayurvedic stores and shops selling spices.

It's no surprise that there is now a sharp rise in the prices of some spices while piper, a herbal medicine used widely for respiratory problems and to clear phlegm, is unavailable in many places. While the cost of Ashwagandha powder has increased from Rs 25 to Rs 50 for 50 gm, pure turmeric now costs Rs 40-50 for 100 gm. The price of Kalonji seeds and other spices, too, is on the rise. "People who have never consumed 'kashaya' have now included it in their diet and consume it to keep their immune system at its best," say AYUSH doctors.

A shopkeeper with a spices

Ratnakar, director of Vipra Multipurpose Souharda Cooperative Society, said in the last 22 days, they have sold 228 packets (100 gm each) kashaya powder besides piper (hippali), Ashwagandha powder and root; clove, Kalonji seeds, black pepper, Jeshtamadhu, dry ginger and cardamom among others. P7

'Papad' to help fight Covid-19'

Union Minister Arjun Ram Meghwal has endorsed a 'papad' brand claiming that eating it will create antibodies that will help fight Covid. In a video, he vouches for the papad's corona fighting ability. P7